

TERMS of JULY 2004 TCD offering

SETTLE DATE: July 8, 2004

MATURITY DATE: January 7, 2005

DAYS: 183/365

RATE: 1.97%

Notification Cutoff (1): 07/07/2004 @ 12:00pm

(1) If OST has not been notified by the cutoff time, new CD's cannot be done and existing CDs will automatically roll

(2) All interest amounts will be automatically withdrawn through designated ACH account on 7/8/04.

	<u>Maturing TCD</u>	<u>Interest due(2)</u>	<u>New TCD Offered</u>
AMERICAN MARINE BANK			3,800,000
AMERICANWEST BANK			3,800,000
ANCHOR BANK	3,800,000	25,250.74	3,800,000
ASIA EUROPE BANK	3,800,000	25,250.74	3,800,000
BAKER-BOYER NATIONAL BANK			3,800,000
BANK NORTHWEST merge w/Bank of the Pacific		2,013,289.86	No offering due to Merger funds returned
BANK OF AMERICA			6,800,000
BANK OF CLARK COUNTY			3,800,000
BANK OF FAIRFIELD			2,000,000
BANK OF THE PACIFIC	3,800,000	25,250.74	3,800,000
BANK OF THE WEST			3,800,000
BANK OF WHITMAN	3,800,000	25,250.74	3,800,000
BANNER BANK	6,800,000	45,185.53	6,800,000
CASCADE BANK	3,800,000	25,250.74	3,800,000
CASHMERE VALLEY BANK			3,800,000
CENTRAL VALLEY BANK N A			2,000,000
CHARTER BANK	3,800,000	25,250.74	3,800,000
CITY BANK	6,800,000	45,185.53	6,800,000
COASTAL COMMUNITY BANK	2,000,000	13,289.86	3,800,000
COLUMBIA RIVER BANK	2,000,000	13,289.86	2,000,000
COLUMBIA STATE BANK	6,800,000	45,185.53	6,800,000
COLUMBIA TRUST BANK	3,800,000	25,250.74	3,800,000
COMMERCE BANK OF WASHINGTON, NA	3,800,000	25,250.74	3,800,000
COMMUNITY BANK			950,000
COMMUNITY FIRST BANK			2,000,000
EASTSIDE COMMERCIAL BANK	2,000,000	13,289.86	2,000,000
EVERGREEN BANK	3,800,000	25,250.74	3,800,000
EVERTRUST BANK	1,000,000	6,644.93	3,800,000
FARMERS & MERCHANTS BANK OF ROCKFORD			3,800,000
FARMERS STATE BANK			950,000
FARMINGTON STATE BANK			950,000
FIFE COMMERCIAL BANK			2,000,000
FIRST FEDERAL S & L PT ANGELES	3,800,000	25,250.74	3,800,000
FIRST HERITAGE BANK			3,800,000
FIRST INDEPENDENT BANK			3,800,000
FIRST MUTUAL BANK	3,800,000	25,250.74	3,800,000
FIRST SAVINGS BANK OF RENTON	3,800,000	25,250.74	3,800,000
FIRSTBANK NORTHWEST	950,000	6,312.68	2,000,000
FOUNDATION BANK	2,000,000	13,289.86	3,800,000
FRONTIER BANK	6,800,000	45,185.53	6,800,000
HARBOR COMMUNITY BANK			2,000,000
HERITAGE SAVINGS BANK	3,800,000	25,250.74	3,800,000
HOMESTREET BANK	6,800,000	45,185.53	6,800,000
HOMETOWN NATIONAL BANK	950,000	6,312.68	2,000,000
HORIZON BANK	100,000	664.49	6,800,000
INLAND NORTHWEST BANK	3,800,000	25,250.74	3,800,000
ISLANDERS BANK			3,800,000
ISSAQUAH BANK MERGE W/CASCADE BANK		2,013,289.86	No offering due to Merger funds returned
KEYBANK NATIONAL ASSOCIATION		0.00	6,800,000

KITSAP BANK			3,800,000
LAMONT BANK OF ST JOHN			2,000,000
MARINERBANK			2,000,000
MID STATE BANK	300,000	1,993.48	950,000
MOUNTAIN WEST BANK		0.00	2,000,000
MT. RAINIER NATIONAL BANK		0.00	3,800,000
NCW COMMUNITY BANK	2,000,000	13,289.86	2,000,000
NORTH CASCADE NATIONAL BANK			3,800,000
NORTH COUNTY BANK	2,000,000	13,289.86	2,000,000
NORTHSTAR BANK	2,000,000	13,289.86	3,800,000
NORTHWEST BUSINESS BANK	3,800,000	25,250.74	3,800,000
NORTHWEST COMMERCIAL BANK	950,000	3,975.95	2,000,000
OLYMPIA FEDERAL S & L			3,800,000
PACIFIC INTERNATIONAL BANK	2,000,000	13,289.86	2,000,000
PACIFIC NORTHWEST BANK/MERGE WELLS FARGO		6,845,185.53	No offering due to Merger funds returned
PACIFICA BANK	3,800,000	25,250.74	3,800,000
PEOPLES BANK			3,800,000
PIERCE COMMERCIAL BANK		0.00	3,800,000
PRIME PACIFIC BANK	2,000,000	13,289.86	2,000,000
RAINIER PACIFIC SAVINGS BANK			3,800,000
RAYMOND FEDERAL BANK	1,000,000	6,644.93	2,000,000
REDMOND NATIONAL BANK	2,000,000	13,289.86	3,800,000
REGAL FINANCIAL BANK		0.00	3,800,000
RIVERVIEW COMMUNITY BANK,FSB		0.00	3,800,000
SECURITY STATE BANK			3,800,000
SHOREBANK PACIFIC	2,000,000	13,289.86	2,000,000
SHORELINE BANK	2000000	13,289.86	2,000,000
SKAGIT STATE BANK			3,800,000
SOUND BANKING COMPANY		0.00	2,000,000
SOUTH SOUND BANK	2,000,000	13,289.86	2,000,000
STATE BANK OF CONCRETE	950,000	6,312.68	950,000
STERLING SAVINGS BANK	6,800,000	45,185.53	6,800,000
THE BANK OF WASHINGTON	2,000,000	13,289.86	3,800,000
THE COWLITZ BANK		0.00	3,800,000
THE STATE NATIONAL BANK OF GARFIELD			2,000,000
TIMBERLAND BANK		0.00	3,800,000
TWIN CITY BANK	2,000,000	13,289.86	2,000,000
TWIN RIVER NATIONAL BANK			950,000
U.S. BANK NATIONAL ASSOCIATION		0.00	6,800,000
UMPQUA BANK	2,000,000	13,289.86	3,800,000
UNION BANK OF CALIFORNIA			3,800,000
VALLEY BANK	-	0.00	3,800,000
VENTURE BANK		0.00	3,800,000
VIKING COMMUNITY BANK	3,800,000	25,250.74	3,800,000
WASHINGTON FEDERAL SAVINGS			6,800,000
WASHINGTON FIRST INTERNATIONAL BANK	2,000,000	13,289.86	3,800,000
WASHINGTON MUTUAL BANK		0.00	6,800,000
WASHINGTON STATE BANK	2,000,000	13,289.86	2,000,000
WASHINGTON TRUST BANK	6,800,000	45,185.53	6,800,000
WELLS FARGO BANK			3,800,000
WEST COAST BANK		0.00	3,800,000
WESTSIDE COMMUNITY BANK	2,000,000	13,289.86	2,000,000
WESTSOUND BANK	2,000,000	13,289.86	2,000,000
WHEATLAND BANK			3,800,000
WHIDBEY ISLAND BANK	3,800,000	25,250.74	3,800,000
YAKIMA FEDERAL S & L	6,800,000	45,185.53	6,800,000
YAKIMA NATIONAL			2,000,000